Certificate Number: 16339-NJ-DE-038461745

Bankruptcy Case Number: 24-14371



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 9, 2024, at 2:33 o'clock PM EDT, David Chmielewski completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 9, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>